

**Information to identify the case:**

Debtor 1	<u>Irene N. Muniz</u>	Social Security number or ITIN	xxx-xx-8993
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number:	14-35736-VFP		

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Irene N. Muniz

6/7/19

**By the court:** Vincent F. Papalia  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;

◆ some debts which the debtors did not properly list;

◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;

◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and

◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Irene N. Muniz  
 Debtor

Case No. 14-35736-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 50

Date Rcvd: Jun 07, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2019.

db  
 515244277 +Irene N. Muniz, 118 Victory Road, Apt# 505, Springfield, NJ 07081-1340  
 515244278 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 515244284 +Cap1/bstby, Po Box 6497, Sioux Falls, SD 57117-6497  
 515244285 +Children Specialized Hospital, PO Box 34195, Newark, NJ 07189-4003  
 515244287 +Citibank/The Home Depot, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040,  
 Saint Louis, MO 63179-0040  
 515279978 +Citizens Bank, Attn: Bankruptcy Dept, 443 Jefferson Blvd Ms Rjw-135,  
 Warwick, RI 02886-1321  
 515244315 +Department Stores National Bank For Macys Branded, Bankruptcy Processing, Po Box 8053,  
 Mason, OH 45040-8053  
 515437164 +Fernando Villalobos, 11233 Borden Avenue #27,, Pacoima, CA 91331-1521  
 515244307 +MidFirst Bank, 999 NorthWest Grand Boulevard, Oklahoma City, OK 73118-6051  
 515244308 +Midland Mortgage Company/Mid First Bank, Attention: Bankruptcy, Po Box 26648,  
 Oklahoma City, OK 73126-0648  
 515336197 +Overlook Hospital, PO Box 35611, Newark, NJ 07193-5611  
 515336197 +RBS Citizens, N.A., 443 Jefferson Boulevard RJW-135, Warwick, RI 02886-1321

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 08 2019 00:22:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 08 2019 00:22:13 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 515244275 +EDI: TSYS2.COM Jun 08 2019 03:53:00 Barclays Bank Delaware, Attn: Bankruptcy,  
 P.O. Box 8801, Wilmington, DE 19899-8801  
 515456027 EDI: BL-BECKET.COM Jun 08 2019 03:53:00 CAPITAL ONE, N.A., C/O BECKET AND LEE LLP,  
 POB 3001, MALVERN, PA 19355-0701  
 515393414 +E-mail/Text: bncmail@w-legal.com Jun 08 2019 00:22:25 CERASTES, LLC,  
 C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132  
 515244314 EDI: CITICORP.COM Jun 08 2019 03:53:00 Unvl/citi, Attn.: Centralized Bankruptcy,  
 Po Box 20507, Kansas City, MO 64195  
 515244280 +EDI: CAPITALONE.COM Jun 08 2019 03:53:00 Capital One Na, Attn: General Correspondence,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 515244281 +EDI: CAPITALONE.COM Jun 08 2019 03:53:00 Capital One, N.a., Capital One Bank (USA) N.A.,  
 Po Box 30285, Salt Lake City, UT 84130-0285  
 515244283 +EDI: CHASE.COM Jun 08 2019 03:53:00 Chase, P.o. Box 15298, Wilmington, DE 19850-5298  
 515438352 +EDI: CITICORP.COM Jun 08 2019 03:53:00 Citibank, N.A., 701 East 60th Street North,  
 Sioux Falls, SD 57104-0493  
 515244286 +EDI: CIAC.COM Jun 08 2019 03:53:00 Citimortgage Inc, Po Box 9438,dept 0251,  
 Gaithersburg, MD 20898-9438  
 515244288 +EDI: WFNBN.COM Jun 08 2019 03:53:00 Comenity Bank/ Crescent Jewelers, Attn: Bankruptcy,  
 Po Box 182686, Columbus, OH 43218-2686  
 515244289 +EDI: WFNBN.COM Jun 08 2019 03:53:00 Comenity Bank/mandee, 995 W 122nd Ave,  
 Westminster, CO 80234-3417  
 515244290 +EDI: WFNBN.COM Jun 08 2019 03:53:00 Comenity Bank/vctrssec, Po Box 182789,  
 Columbus, OH 43218-2789  
 515244291 +EDI: NAVIENTFKASMDOE.COM Jun 08 2019 03:53:00 Dept Of Ed/navient, Po Box 9635,  
 Wilkes Barre, PA 18773-9635  
 515244299 +EDI: TSYS2.COM Jun 08 2019 03:53:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999  
 515450249 EDI: ECAST.COM Jun 08 2019 03:53:00 ECAST SETTLEMENT CORPORATION, ASSIGNEE,  
 OF CITIBANK, N.A., POB 29262, NEW YORK, NY 10087-9262  
 515244300 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB / HH Gregg, Attention: Bankruptcy,  
 Po Box 103104, Roswell, GA 30076-9104  
 515244302 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/Amazon, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515244303 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/American Eagle, Attn:Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515244304 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/Care Credit, Attn: bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515244305 +EDI: RMSC.COM Jun 08 2019 03:53:00 GECRB/Gap, Attn: Bankruptcy, Po Box 103104,  
 Roswell, GA 30076-9104  
 515244306 +E-mail/Text: bncnotices@becket-lee.com Jun 08 2019 00:21:30 Kohls/capone,  
 N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096  
 515381537 EDI: NAVIENTFKASMSERV.COM Jun 08 2019 03:53:00 Navient Solutions, Inc.,  
 Department of Education Loan Services, P.O. Box 9635, Wilkes-Barre, PA 18773-9635  
 515471266 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC,  
 c/o Amazon.com Store Card, POB 41067, Norfolk VA 23541  
 515471268 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Best Buy,  
 POB 41067, Norfolk VA 23541  
 515439547 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Care Credit,  
 POB 41067, Norfolk VA 23541  
 515439542 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC,  
 c/o Home Design Furniture, POB 41067, Norfolk VA 23541

District/off: 0312-2

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 50

Date Rcvd: Jun 07, 2019

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515439539 EDI: PRA.COM Jun 08 2019 03:53:00 Portfolio Recovery Associates, LLC, c/o Pep Boys,  
POB 41067, Norfolk VA 23541  
516407166 +EDI: Q3G.COM Jun 08 2019 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788, Quantum3 Group LLC as agent for,  
MOMA Funding LLC 98083-0788  
516407165 EDI: Q3G.COM Jun 08 2019 03:53:00 Quantum3 Group LLC as agent for, MOMA Funding LLC,  
PO Box 788, Kirkland, WA 98083-0788  
515244309 +EDI: RMSC.COM Jun 08 2019 03:53:00 Synch/gap, Po Box 965005, Orlando, FL 32896-5005  
515244310 +EDI: RMSC.COM Jun 08 2019 03:53:00 Synch/home Design Furn, C/o Po Box 965036,  
Orlando, FL 32896-0001  
515244311 +EDI: RMSC.COM Jun 08 2019 03:53:00 Synch/mervyns, Po Box 965005, Orlando, FL 32896-5005  
515244312 +EDI: RMSC.COM Jun 08 2019 03:53:00 Synch/pep Boys, C/o Po Box 965036,  
Orlando, FL 32896-0001  
515244313 +EDI: WTRRN BANK.COM Jun 08 2019 03:53:00 Td Bank Usa/targetcred, Po Box 673,  
Minneapolis, MN 55440-0673  
515244316 +EDI: WFFC.COM Jun 08 2019 03:53:00 Wells Fargo Card Ser, 1 Home Campus, 3rd Floor,  
Des Moines, IA 50328-0001  
515623119 EDI: ECAST.COM Jun 08 2019 03:53:00 eCAST Settlement Corporation, POB 29262,  
New York NY 10087-9262

TOTAL: 38

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +Ecast Settlement Corp., POB 29262, New York, NY 10087-9262  
515244276\* +Barclays Bank Delaware, Attn: Bankruptcy, P.O. Box 8801, Wilmington, DE 19899-8801  
515244279\* +Capl/bstby, Po Box 6497, Sioux Falls, SD 57117-6497  
515244282\* +Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285,  
Salt Lake City, UT 84130-0285  
515244292\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244293\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244294\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244295\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244296\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244297\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244298\* +Dept Of Ed/navient, Po Box 9635, Wilkes Barre, PA 18773-9635  
515244301\* +GECRB/ HH Gregg, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104  
516841969\* eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTALS: 0, \* 13, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 09, 2019

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Joshua I. Goldman on behalf of Creditor MIDFIRST BANK jgoldman@kmlawgroup.com,  
bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Russell L. Low on behalf of Debtor Irene N. Muniz rbear611@aol.com,  
ecf@lowbankruptcy.com;r57808@notify.bestcase.com

TOTAL: 4